

Evidence of Insurability Short Form Instructions

WHEN EVIDENCE OF INSURABILITY IS REQUIRED

When evidence of insurability is required, certain coverage is not effective until Prudential's approval is received. Once evidence of insurability is approved, employees must be actively at work (**Active at Work Requirement**) for coverage to be effective. The effective date will be postponed until the employee meets this requirement.

Some situations **always require evidence of insurability**:

- **Life coverage amounts above the non-medical maximum.** When employees want coverage above the non-medical maximum amount, evidence of insurability is required. The non-medical maximum is \$5,000 if insurance is applied for within the first 31 days of employment.
- **Late enrollment.** Employees who enroll for basic and/or supplemental life insurance after the 31-day enrollment period must submit evidence of insurability for life coverage.
- **Re-enrollment.** Employees who previously dropped group life or disability coverage but now want to reinstate it must submit evidence of insurability.
- **Waived coverage.** Employees who previously waived group life coverage but now want to enroll must submit evidence of insurability.
- **Evidence of insurability previously rejected.** Employees who previously submitted evidence of insurability under any Prudential group plan but were rejected must supply new evidence of insurability.

WHEN EVIDENCE OF INSURABILITY IS NOT REQUIRED

- Evidence of insurability is not required for employer-paid (non-contributory) life insurance.
- Evidence of insurability is not required for the first \$5,000 of supplemental coverage if the employee applies for such coverage within the first 31 days of employment.

Do not begin payroll deductions for any life coverage amount more than the non-medical maximum until Prudential approves the application.

COMPLETING THE SHORT-FORM EVIDENCE OF INSURABILITY

You can get the Short-Form Evidence of Insurability form from the Prudential Group Insurance website at <https://gi.prudential.com/groupinsurance/forms/employers/GL98.761-G.pdf>.

The **Personnel Assistant** enters the following information on the Short-Form:

- Employer/Association Name: State of Iowa.
- Group **Contract Number**: 41626.

The **Employee** enters the following information on the Short-Form Evidence of Insurability form:

- Employee/Member First Name – the employee’s first name.
- MI – the employee’s middle initial.
- Last Name – the employee’s last name.
- Employee/Member Social Security Number – the employee’s social security number.
- Applicant First Name – the employee’s first name.
- MI – the employee’s middle initial.
- Last Name – the employee’s last name.
- Street – the employee’s home or mailing address.
- Apt. – enter if applicable
- City – the city for the employee’s mailing address.
- State – the state for the employee’s mailing address.
- ZIP Code – the ZIP code for the employee’s mailing address.
- Date of Birth – the employee’s date of birth.
- Social Security Number – the employee’s social security number.
- Sex – the employee’s sex.
- Height – the employee’s height.
- Weight – the employee’s weight.

The employee should then answer the “Yes” “No” questions, sign and date page two of the Short-Form, and return the Short-Form to Prudential at the address or fax number shown on the form. Prudential’s automated system will scan the form and determine if coverage is approved or if a Long-Form is needed. If a Long-Form is required, the system will automatically send a Long-Form to the applicant.

Please note, the Personnel Assistant is required to complete Part A of the Long-Form.

DECISION NOTIFICATIONS

EMPLOYEE NOTIFICATION

Prudential's Medical Underwriting division will inform applicants in writing at the address provided on the application of any actions being taken, such as ordering medical tests or approval/denial of evidence of insurability.

DAS PROCEDURES

Prudential will notify the Department of Administrative Services – Human Resources Enterprise (DAS-HRE) of all approvals, denials, and closures. DAS-HRE will forward approval/denial/closure information to the agency's Personnel Assistant as it is received.

Approvals

If the evidence of insurability is **approved**, DAS will attach a copy of the approval to the employee's life card and record the effective date and new life insurance code on the Application for Supplemental Life. The original application for supplemental life will be forwarded to the agency's Personnel Assistant.

Denials

DAS will attach a copy of the denial to the employee's life card to show that the employee is not eligible for a life coverage amount more than the non-medical maximum. A copy of the denial will be forwarded to the Personnel Assistant.

Closures

If the employee's status on the evidence of insurability report is **closed**, DAS will forward this information to the Personnel Assistant.

PERSONNEL ASSISTANT PROCEDURES

Do not begin payroll deductions for any life coverage amount more than the non-medical maximum until Prudential approves the application.

Approvals

When you receive the original application from DAS, write the effective date on your file copy of the life card. Record any life coverage amount above the non-medical maximum separately on the enrollment card.

Enter a P-1 to change the life code to reflect the employee's total life insurance coverage. The effective date is the first of the month following approval. This information will be on the Application for Supplemental Life form that DAS returns to you.

Denials

When you receive notification from DAS that the evidence of insurability is **denied**, attach a copy of the denial to your copy of the employee's life insurance enrollment card.

Closures

Attach a copy of the report to your copy of the employee's life insurance enrollment card to show that the employee is not eligible for the additional coverage because Prudential did not receive requested information. Applications are good for six (6) months from the date they are signed. An application that is missing information can be reopened upon receipt of the missing information if it

is received within six (6) months from the date of signature. If the information is provided beyond the six (6) months, the employee will have to complete a new Evidence of Insurability form.

Long-Form Evidence of Insurability

Long-Form Evidence of Insurability forms are used to provide evidence of insurability for Employees who did not pass Short-Form review.

If the employee receives a Long-Form from Prudential, they should give it to you to complete the cover page and Part A (Employer Section). You will then return the form to the employee for completion. Once completed, the employee sends the form to the address noted on the form.

EVIDENCE OF INSURABILITY REVIEWS

Evidence of Insurability Review

The Medical Underwriting division will review the Evidence of Insurability form and approve or deny coverage. In most cases, the medical underwriter will need additional information. This information is obtained in several ways:

- **Attending Physician's Statement.** Prudential normally requests medical information for the past five years from employees and their personal physicians. Requests are made through a records retrieval company.
- **Examination.** If required, the employee will be contacted to schedule an examination. Employees are examined by a paramedic or physician who completes a form recording height, weight, blood pressure, pulse and other exam results.
- **Insurance Risk Profile.** If required, employees will be contacted to provide urine and blood samples for testing and analysis. The tests determine levels of glucose, cholesterol, triglycerides, and liver enzymes, along with HIV status.

Prudential may request one or more of these depending on age and coverage amount. If employees apply during within the first 31 days of employment, Prudential will pay the costs for these medical requirements. Employees who apply for supplemental life insurance after the first 31 days of employment must pay these costs.

LIFE INSURANCE APPROVAL EXAMPLE

Policy Summary						
Application Information			Employer/Group Information			
App Number	12345678901		Control Number	0041626		
App Status	Final Action		Employer	The State of Iowa		
Received Date	07/30/2003		Branch	(001)The State of Iowa		
Status Date	09/04/2003		Contact	Sheryl Jensen		
Effective Date			Address	400 East 14th Street Des Moines, IA 50319-0150		
Cert No:			Phone	(515)-281-8866		
Employee Information :						
Name	SSN	Birth Date	Sex	Age	Status	Product Name
Doe, John	123-45-6789	01/01/1950	M	53	approved	Life
Key: Attending Physician Statement: We have requested medical records from the applicant's physician. Doctor's Name and Address: We have requested the name and address of the applicant's physician. Long Form Evidence of Insurability: Long Form Health Questionnaire has been requested from the applicant. Medical Exam, Exam & Blood Test, or Blood Profile: One of these requirements has been requested and will be performed by the applicant's own doctor. Missing Information: Key information is missing from the application; we have requested it. (any) "Paramedical" Requirement: One of these requirements has been requested and will be performed by a paramed examiner. Pending Quality Review/Medical Department Review: Application is being reviewed by a Senior Technician/Medical Advisor. Questionnaire: Supplemental information has been requested from the applicant. Underwriter Review/Underwriter Consideration: Application is being reviewed by the underwriter to determine the need for additional information or final resolution. "Unknown" Coverage: Coverage type and/or amount of coverage was not provided on the application; we have requested it from the applicant. Updated Evidence of Insurability: An updated Evidence of Insurability form has been requested of the applicant.						

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